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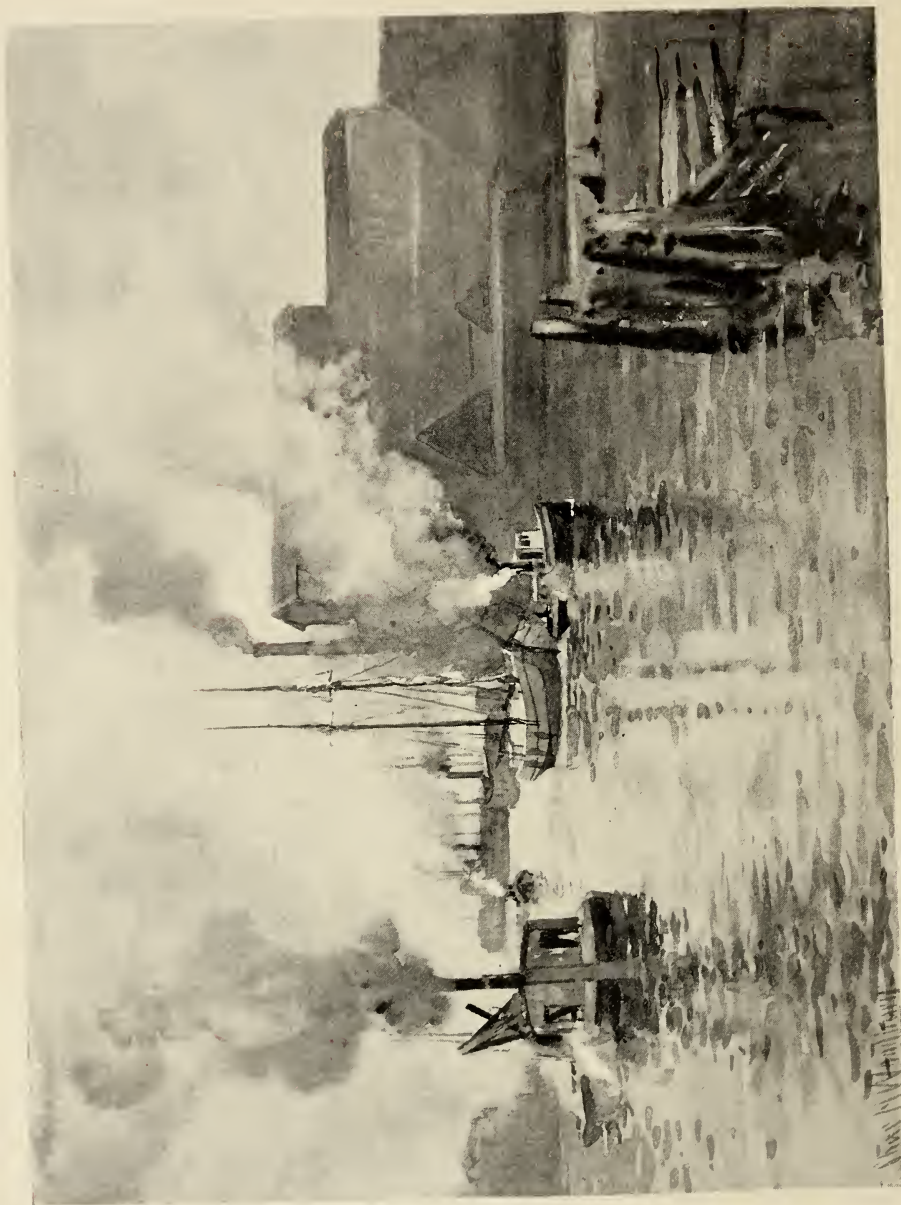
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ON THE CHICAGO RIVER.

THE NEW ENGLAND MAGAZINE.

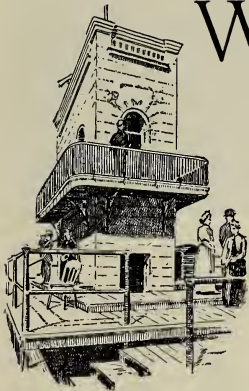
NEW SERIES.

JULY, 1892.

VOL. VI. NO. 5.

THE HEART OF CHICAGO.

By Franklin H. Head.



Tower of the Auditorium.

WHEN the traveller approaches the city of London, the first object which meets his gaze, in surveying it from a distance, is the stately dome of St. Paul's Cathedral. A nearer approach brings into view the less stately temples and public buildings, the House of Parliament and Westminster Abbey. In approaching Paris, the most conspicuous objects are the towers of Notre Dame and the glistening dome of the Invalides. Long before aught else is visible of the imperial city of Rome, the towering dome of St. Peter's arrests attention. And so with most of the great cities of the old world; the buildings of greatest magnitude and grandeur are the public or government buildings and temples of worship.

In approaching the city of Chicago, the conspicuous objects are the massive temples of trade and commerce, the vast warehouses for the storage of grain, the lofty office buildings, or the great Auditorium, where even the most superb tem-

ple of the Muses and Graces which the world has seen, in its hotel and office annex, is made to subserve the purposes of commerce. The contrast is thus striking and significant, illustrating the fact that in the first development of a city, as in an individual, business transcends in importance the questions of religion and art. We are taught that the body is of small importance as compared with the mind and the soul, yet the body is far more clamorous in its demands; and, as neither a statesman, a seer, poet, nor a human soul can be satisfactorily matured without a body, material wants must first be met.

Chicago is a city of magnificent distances,—its extreme length, north and south, along the shore of Lake Michigan, being twenty-four miles, and its width varying from five to ten miles. The heart of Chicago, however, by which is meant its business centre, is comprised in an area something over half a mile square, extending from the main Chicago River south as far as Harrison Street, and from Michigan Avenue west to the south branch of the river. The city thus stands in striking and absolute contrast to the sympathetic and sentimental Mrs. Skewton, who, as the readers of Dickens will remember, herself admitted that she was "all heart." Considered, however, in reference to its accessibility by water and by land to all the principal lines of trans-



Moonlight by the Lake Front.

portation, the heart of Chicago, like that of the martyred Lincoln, is unquestionably in the right place.

On its northern border is the Chicago River, where are the landings of the steamboat lines radiating from Chicago to all the principal ports of the Great Lakes. In its early days, before the city was reached by railways, its business was largely conducted by water, and South Water Street, along the bank of the Chicago River, was its first, and for many years, its only business street. On its west, south, and east sides are the terminals of all the railroads of this greatest railroad centre in the world, so that the passengers reaching the city by any method of public conveyance are landed in immediate proximity to the very heart of the city; in fact, the large amount of room acquired for these railroad terminals immediately about the business centre has a tendency to prevent its enlargement toward the south, which would be its natural direction of growth.

Many people unfamiliar with Chicago are puzzled by the designations, "North," "South," and "West Divisions"; but these terms will be immediately explained by a glance at the map, which will also show the location of the business centre of the city. It will be seen

that the river, with its branches, is something like the letter "Y," the main river being about three quarters of a mile in length, when it divides into two streams known as the North and South branches. The territory north of the main river and lying between its North branch and Lake Michigan, forms the "North Division." South of the main river and lying between the

South branch and the lake is the "South Division," and the area lying west of the North and South branches is the "West Division." The heart of the city is in the north end of the South Division. This territory was entirely burned over at the time of the great fire, so that none of its construction dates back of the year 1872.

As is the case in most large cities, the



The W. C. T. U. Building.

different classes of business tend to segregate and to concentrate in certain localities. Commencing at the north end of the business district, South Water Street, which is to most of the people of Chicago, as well as to the strangers within her gates, a veritable *terra incognita*, extends across the business district along the side of and parallel with the river.

wholesale banana houses, a wholesale house in this line indicating that nothing smaller than a cluster is sold. The dealers in oranges, in spring chickens of all ages, in cheese and watermelons, in onions and asparagus, in potatoes and cucumbers, in game of all varieties in season and out of season, in strawberries and string beans, in turnips, turkeys, and toma-



The Lake Front.

This street is almost entirely given over to the sale of fruits, garden, and farm produce. These products arrive in the city partly by team from market gardens in the vicinity, but more largely by rail and water, and are delivered to the hundred or two small stores on both sides of South Water Street. This street is about half a mile in length, and is at all hours a most interesting and picturesque pandemonium. The sidewalks are packed with boxes and barrels, among which thousands of people elbow their several ways, and the street is so filled with teams that one wonders how any can ever be extricated. There are thousands of small markets and grocery houses in all parts of the city, and from each of these places come express wagons from morning until night to distribute throughout the city the South Water Street wares. Of perishable fruits and vegetables, nearly all received in the morning are sold during the day. On this street may be seen the

toes, in butter of all grades, from delicious freshness to extraordinary power, in eggs old and young, in artichokes, celery, and pineapples, in peanuts and popcorn,— here traffic side by side in interminable confusion and endless hurly-burly.

The traders on South Water Street, in addition to supplying the million and one half people in Chicago and its suburbs with their fruit, their garden, poultry, and dairy products, supply at least as many more in the outlying towns, sending the early products of the South as far west and north as Omaha and Winnipeg, and in like manner distributing northern products throughout the territory between Chicago and the Gulf of Mexico. Over fifteen thousand carloads of California products alone were last year distributed from this tumultuous centre. Forty or fifty carloads of bananas are not an unusual daily delivery, and on one gala day a year or two ago, one hundred and forty thousand half

bushel cases, each containing sixteen theoretical quart boxes of strawberries, were received. The word "theoretical" is advisedly used,—the familiar claret

perishable products, for New York, Boston, Philadelphia, and intermediate points, from this same crowded thoroughfare.

The next street south, is Lake Street, running substantially parallel with South Water, and this street is substantially given over to the leather and hardware trades.

The office district commences at Randolph Street, the next street south of the Lake, and extends southward to Harrison Street, occupying a large proportion of the frontage on Dearborn, Clark, and La Salle Streets. The territory between Dearborn Street and Michigan Avenue is largely occupied by retail dry goods merchants and dealers in fancy articles of merchandise. West of the office district are the wholesale merchants of various kinds, although the wholesale grocers are largely upon Michigan and Wabash Avenues between South Water and Washington Streets, and the wholesale millinery establishments upon Wabash Avenue south of Washington Street.

In the district described are over twelve hundred tall chimneys and over two thousand steam boilers. A large wholesale house or office building consumes for heating purposes and the running of its elevators as much steam power



Marshall Field & Co.'s Wholesale Store.

bottle of Dr. Holmes, which harbored in its roseate bosom "a dimple which would hold your fist," being fairly distanced by the quart berry box of to-day. In addition, too, to supplying from this point the wants of the territory indicated, each of the five great trunk lines between Chicago and the seaboard sends eastward a daily train of refrigerator cars, loaded with poultry, eggs, butter, fruit, and other



Among the Docks.

as a large factory, and in the small business centre of Chicago, nearly one million tons of coal are annually burned. Bituminous coal is sold at about one-third the price of anthracite, which makes its use absolutely imperative, and the careless methods of burning this fuel have given to the city an atmosphere rich in unconsumed carbon, and suggestive of Pittsburgh in her grimmest days. Vigorous efforts are now in progress to abate this nuisance, and the workers in the business district cherish fond hopes of occasional glimpses of the sun itself in the near future.

The most noticeable feature of the heart of Chicago is its size. The business of this city, covering an area of one hundred and eighty-one square miles, is substantially all done or managed in an area something less than thirty-five hundred feet square. The city has some thirty large banking establishments, nearly all of which would be embraced in a circle with a radius of nine hundred feet. Within this circle, too, would be included the principal office buildings. The concentration of business into so small an area has its advantages in convenience of communication, which seems thus far sufficient to prevent its spreading to any considerable extent to other parts of the city. This concentration, however, leads to excessive crowding of the streets and sidewalks, amounting to a serious hindrance to travel. Compared with many of the busiest Chicago streets, the most crowded avenues of New York or Boston are meagrely peopled, and those of Philadelphia are a desert waste. John Phenix describes a densely packed crowd on the San Francisco wharves to witness the departure of the mail steamer, and mentions that much suffering was caused by the passing of heavily loaded drays on



The Masonic Temple.

the heads of the people. Should the crowd in the Chicago streets increase for the next few years as in the past, this human pavement of the chief thoroughfares may be a necessity, thus doubling their capacity.

After the great fire, the city ordinances for a time practically prohibited the erection of buildings exceeding four or five stories in height, and the business district was largely covered with structures of this class. The idea underlying the building laws was that no building should be so high as to be beyond easy reach of the appliances for the extinguishment of fires. When the erection of fire-proof buildings was commenced, greater heights were allowed, and since that time many of the buildings erected twenty years ago have been torn down to be replaced by the ten to twenty-four story structures of to-day. In other cases,

where the foundations and walls were sufficient, additional stories have been placed upon the older buildings. Within the present year, some of the buildings, which five or six years ago were considered the finest buildings in the city, have been torn down, and the entire cost of the original building sacrificed, that its site might be occupied by a building adapted to the present wants of the city. Of the office buildings, the one known as

other points ship large amounts of grain, yet the bulk of this grain is owned and marketed by Chicago men and Chicago capital. Omaha, Kansas City, and several other western towns have vast establishments for the curing and packing of meats, yet these establishments are owned in Chicago, and their products are marketed from that point.

Chicago is now and always has been a city of young men. Even now, when the



State Street.

the Rookery is at this time the largest, 3,800 people being employed within it. Several of the other office buildings house 2,000 people and upwards.

Chicago is the business centre and commercial metropolis of more than 25,000,000 people, and it is scarcely an exaggeration to say that the business of this number of people is transacted upon this space, 3,500 square feet. This is the grain market of the continent; for, although Duluth, Milwaukee, and some

city has passed its semi-centennial, very few of its active men of affairs are past middle life. In an article of this character, it would perhaps be unwise to speak largely of instances of individual enterprise, but a few typical cases may be mentioned where large success has been achieved by wise management in different lines of trade carried forward in the heart of this city.

Mr. Potter Palmer came to Chicago from Madison county, New York, and

built up what was for many years the leading dry goods business of the city. Foreseeing the future growth of the town, he retired from the business some twenty-five years since, investing his capital in Chicago real estate. He was the pioneer in the construction of fine mercantile buildings, and before the great fire was the owner of many of the finest buildings of this character in Chicago, all of which were then destroyed. His enormous losses in no way discouraged him. His belief in the future of Chicago real estate has never wavered, and the great fortune which he has accumulated by wise investments in this line is the best commentary upon his foresight and sagacity. Mr. Palmer was active and influential in securing the location of the World's Fair in Chicago; and Mrs. Palmer, as president of the women's branch of this great enterprise, has demonstrated that one who had heretofore been known as a devoted wife and mother, a beautiful and accomplished hostess, and with active sympathies with all that is best in literature and art, possesses a remarkable power of organization, which will be illustrated by the grandest exhibition yet seen of women's work.

Mr. Marshall Field came to Chicago when a young man, from a Massachusetts village, and was the senior member of the firm which bought the merchandise and goodwill of Mr. Potter Palmer upon his



The Rookery and Board of Trade.

retirement from the dry-goods trade. The business of his house is now the largest of any mercantile house in its line in America, the annual sales being nearly \$40,000,000, and this in a strictly mercantile business. A single house in New York can possibly show larger aggregate annual sales, but this house acts as the agent for various cotton and woollen factories in New England, selling their goods upon commission, so that the sales of goods purchased by themselves and resold are much less than those of their Chicago rival.

Mr. Philip D. Armour's name is familiar throughout the world as the great packer of meats; but few people, perhaps, realize the fact that Mr. Armour does by far the largest mercantile business in the world. His yearly aggregate sales of packing-house products exceed \$70,000,000. His customers are in every

city of every continent. In his office are a half-dozen telegraph instruments, each with its operator, and messages are received hourly from every principal market in the world. In addition to his business in meats, he is the largest dealer in grain in America, and through the telegraph wires clicking constantly in his office his finger seems to be upon the pulse of the whole commercial world.

Mr. George M. Pullman, a native of western New York, has a name which is, too, a household word with the whole world of travellers, whose comfort he has so long and ceaselessly labored to promote. The first inventor of a practicable sleeping-car, he has given to the development of his ideal the years of his business life. His system of sleeping, drawing-room, and dining cars is co-extensive with the railway system of the continent; while not covering all the lines of railway, his constant study to give to the travelling public all possible comforts and convenience has compelled others to hold

have also erected within its border many of its finest buildings. The wholesale warehouse of Marshall Field, covering an entire square, was built by Richardson, and is the finest building of its kind in America; while the Pullman Building was the first of the model office structures of the city.

The successful business men of Chicago are, too, as a rule, men of great public spirit, active in the duties of citizenship, and enthusiastic in their belief in the future of the city. All enterprises of public or charitable nature aimed at the upbuilding or development of the city receive from them a cordial and generous support. New York possesses immeasurably greater accumulated wealth than Chicago, having garnered, doubtless, a greater number of dollars than Chicago has cents; yet it is easier, in behalf of a public measure for the good or glory of the city, to raise dollars in Chicago than cents in New York. There is in Chicago almost no inherited wealth. The capital



The Auditorium and Lake Front Park.

their traffic by the adoption of his methods.

The four citizens who have been named have fitting place in an article on "The Heart of Chicago," since they are not merely among its most successful and widely known men of affairs, but they

is thus far largely in the hands of those who have accumulated it, and they seem to realize that the city and its marvellous growth and opportunities have been factors in their success, and are willing to recognize their public obligations. The Armour Mission, with its Kindergarten,

Manual Training, and other schools, wherein thousands of waifs have been taught the possibility of a higher and better life and fitted for its attainment, with its ample endowment for future work, will doubtless preserve the memory of its founder long after his wonderful commercial achievements have been forgotten. The new University of Chicago, the endowment of which has been so munificently commenced by Mr. Rockefeller, has for its site a large and valuable tract of land donated by Mr. Field; while the hand and purse of Mr. Pullman are ever open for every worthy cause.

The owner of inherited wealth, as a rule, feels less strongly than the worker, his duties to the State, but even to this rule Chicago affords some shining exceptions. The names of Peck, McCormick, Hutchinson, and Ryerson recall to us young men inheriting ample fortunes, who in older communities might have been fops and idlers; but who in this atmosphere of enthusiasm and abounding life are among the most public-spirited citizens, acting upon the theory that relief from the necessity of labor entails upon them the obligation to devote time and energy to the promotion of the public good.

The architecture of the business centre of Chicago is not of especial excellence. The building of twenty years ago was of thick and substantial walls and deep-set windows, the interior necessarily somewhat dark and gloomy. The latter idea



Hallway in Auditorium.

is to make the walls as thin as is consistent with safety, the windows large and numerous, and the interior as light and airy as possible.

The concentration of the city's business into so small an area has enormously increased the value of real estate in this favored locality. Lots upon the business streets are usually from 100 to 150 feet in depth, and, as a rule, prices are fixed by the front foot rather than by the square foot, as is the usage in some of our eastern cities. It is but a few years since



Dining-Room in Auditorium.



Clark Street.

the first sale of land at \$1,000 per front foot was recorded, and the most hopeful of our real estate dealers conceded that the price was excessive and that it would be long before this valuation would be exceeded; but within the last two years several sales and leases have been made based upon a valuation as high as \$10,000 per front foot, and even at this valuation

able interest upon its cost. High rentals would seem to be a serious drawback in lines of business open to general competition; yet merchants appear to find it to their advantage to pay the extravagant rents necessitated by the high price of central property, rather than to remove to equally commodious quarters half a mile distant at one-tenth the annual rental.

One reason of this may be that all the four hundred miles of intramural lines of transportation, in the way of horse-car, cable, and elevated roads, terminate in the business centre of the city, and thus bring the customers of the merchants from all parts of the city to their very doors.

In construction, no deep basements or sub-cellars are practicable, as the city is built upon land but a few feet above the level of Lake Michigan. It stands upon a bed of clay of varying thickness and density, which is a most unsatisfactory material upon which to place foundations. The best method yet devised is to cover substantially the whole



Marshall Field & Co.

it is claimed that the property when improved with the best style of lofty office or mercantile building will earn a reason-

able area of the building with pads of steel and cement. Steel rails are placed parallel with each other and six or eight inches

apart, the spaces between them filled with cement, another similiar course placed above these and at right angles to the first, and so on for four or five courses. Buildings upon this foundation settle but little and settle uniformly, so that no damage is done to the walls. The method used elsewhere in swampy locations, of driving pile foundations, has not been satisfactory in Chicago. The Government Building for the Post-Office and Federal Courts is built upon piles, and while it has been completed for many years, is constantly settling,

greatest possible amount of room in a given area, so that many of the lofty buildings are as unicturesque as a dry-goods box pierced with holes for windows. The Women's Temple, however, which was the latest work of Mr. John W. Root, an architect of brilliant promise, whose early death was a public calamity, the great Auditorium, the Venetian Building, and the Masonic Temple are exceptions to the general monotony, and examples of possibly the best results achieved in buildings of this class. The sky-scraping buildings are now almost entirely of steel



Interior of Board of Trade.

and its absolute collapse seems imminent. A local statistician of unchallenged accuracy has computed that, at its present rate of travel toward China, the highest point of the roof will, in sixty years, be forty feet below the level of Lake Michigan, which would necessitate the employment of submarine divers for the entire clerical force of the Post Office and the removal of the Federal Courts to other quarters, except during the trial of cases in admiralty.

But few even of the latest office buildings have any architectural features of excellence, the effort being to get the

construction, the spaces between the thoroughly braced steel framework being filled with hollow tiles, and the inner partitions made from the same material. This style of building is much less weighty than those constructed of solid masonry, a building twelve stories high carrying no greater weight upon its foundations than a brick or stone building of seven or eight stories. This method of construction is new, and the world is waiting for an architect who will design a building of this class which will happily illustrate its method of construction, the present idea being to simulate in these light and



Court House and City Building.

airy buildings the massive mason-work of earlier days.

Within the limited area to which our attention has been devoted, nearly every imaginable business is transacted. Four of the principal clubs, the Union League, Chicago, University, and Athletic Clubs, own their quarters in this district. The Union League Club was organized with plans similar to those of the New York Club for which it was named, and has given much attention to municipal affairs in the direction of promoting honest city government.

In addition to the national banks, a considerable number of banks have been

organized under state laws, which are substantially the same as the national banking laws, except that the state banks issue no circulating notes. The aggregate deposits of the state and national banks at the date of their last report was something over \$208,000,000, the leading national bank alone owing to depositors over \$29,000,000.

In the business district are also the publication offices of the different newspapers. Several of the newspaper companies own their buildings, and the latest one completed, the *Herald* office, is conceded by authorities to be the most convenient and best equipped newspaper establishment in the country. Chicago has long been noted for the excellence and enterprise of its public journals, there being none in the country which display greater push and energy in securing the latest and most reliable news matter. It is pleasant to note also that these purveyors of intelligence have in a pecuniary way been liberally rewarded, sundry comfortable fortunes have been



Twilight on Lake Michigan.



Interior First National Bank.

acquired by their proprietors. Mr. Joseph Medill, the Nestor of Chicago journalists, is the editor-in-chief and principal proprietor of the *Tribune*, which, in circulation, enterprise, and earning capacity, is one of the first of American journals. Mr. Medill has acquired a competency in his profession, and now spends much of his time in home and foreign travel.

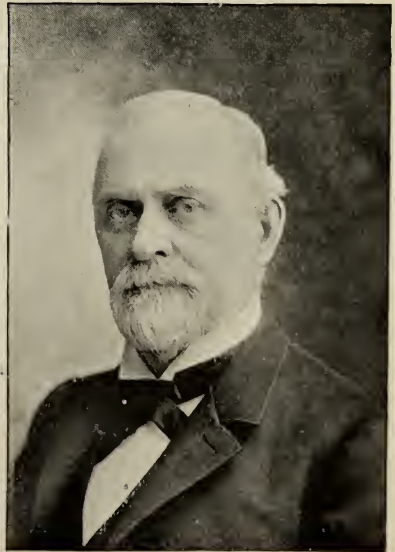
The *Inter Ocean* is also a paper of wide circulation and influence, which has long been edited and managed with signal ability by Mr. Wm. Penn Nixon. The prosperity of the *Inter Ocean* has recently enabled Mr. Nixon to transfer much of his detail work to his business associates, and, having taken as his motto, "*Inter otium cum dignitate*," he will doubtless hereafter, in comparative ease, enjoy the rewards of an industrious life.

Ex-mayor Harrison has recently purchased the *Chicago Times*, being anxious for new worlds to conquer, and hopes to restore to this paper the prestige which it enjoyed under the management of the late Wilbur F. Storey.

Mr. James W. Scott, the publisher and largely the proprietor of the *Herald* and *Post*, by his admirable management and his genial personality has obtained a large clientage for his papers in a much

shorter period than is usually necessary to secure the public confidence and support.

Mr. Victor F. Lawson's paper, the *Daily News*, in its three editions, morning, noon, and evening, enjoys an enormous circulation. Mr. Eugene Field is one of its editorial staff, and by his quaint, humorous, artistic, and breezy paragraphs, in prose and verse, has helped to win for



Potter Palmer.



Marshall Field.

the journal its hosts of friends and admirers.

Chicago is a city wherein are represented divers nationalities, and many of these have papers published in their native tongues, with wide circulation among their especial clientage. There are also several religious journals, ably edited and having a wide denominational circulation, as well as sundry others depicting the social life and gossip of the town, and multitudes of weekly papers, agricultural

or devoted to the interests of special lines of trade.

The city has also in its business district the general offices of all the great railway systems west of Chicago, representing nearly one-third of the railway mileage in the United States. Thousands of clerks are employed in these offices, where the transportation facilities for twenty-five million people are regulated, wrangled over, and controlled.

Chicago is the largest lumber market in the world, and the offices of the hun-



Philip D. Armour.



Geo. M. Pullman.

dreds of lumbermen and lumber companies are found within this same limited area. Here, too, is the Chicago Board of Trade Building, an architectural monstrosity, in and about which are hundreds of offices occupied by the members of the Board. Here is transacted the bulk of the vast business of the city in grain and provisions, as well as probably one hundred times as much in fictitious trades, through puts, calls, options, or futures, through which instrumentalities the Chicago man of speculative tendency gambles in the specialties of the market, as his Eastern brother bets upon the prospective value of railway or industrial stocks or bonds. Near by are the numerous offices of the Columbian World's Fair, from which go forth daily thousands of letters and circulars to arouse the in-

terest of the world in the coming Exposition of the arts and industries of all nations.

The arrivals and clearances of vessels at Chicago exceed in number those of the port of New York, although not equal to New York in tonnage, and in the business district are the offices of all the great marine transportation companies.

There is but one church, the First Methodist, in the business quarter, although two other large audiences are gathered each Sunday to listen to the ministrations of Prof. David Swing and Dr. H. W. Thomas in Central Music Hall and in McVicker's Theatre. These two brethren have been suspected of heresy, as not subscribing to a belief in the damnation of all unbaptized infants, and other cheerful and comforting doctrines of the ancient *régime*, and are thus outside denominational lines. It cannot be claimed that Professor Swing attracts his large and intelligent audiences by the graces and charms of the orator. His power is due to the fact that he has something to say, that he is a genial, wise, and scholarly teacher, and, as an essayist and a man of letters, is unquestionably the first in Chicago and the West.

The dozen leading hotels of the city are also located in the crowded business centre. No worker in this district has time to go to his home for lunch. The hotels, even when kept on the American plan, have *café* annexes, and these, with the clubs and scores of restaurants, are thronged for an hour or two in the middle of each day. Multitudes of saloons are also scattered throughout this district. The writer recalls reading in his youth a book called "Riley's Narrative," wherein were graphically depicted the perils of the captain and crew of an American brig wrecked on the African Coast, and their fearful sufferings from thirst while wandering over the great desert. This book had a mission, and since that time, even in a frontier town like Chicago, there are thousands of people who have forsaken other means of livelihood for the purpose of opening resorts where the agonies of thirst may be averted, and who devote their leisure moments to the study

of certain recondite problems of municipal government. Even should Lake Michigan go dry, no citizen of Chicago need die from thirst, a parched and dusty death.

In the same limited area are also the half dozen principal theatres and opera houses. Amusements both good and bad are liberally patronized, but it is to the credit of our population that dramatic artists like Henry Irving and Booth, and singers like Patti and Materna play longer engagements and to larger audiences in Chicago than in any other American city. Like credit is fairly earned from the fact that, as has often been publicly stated by Mr. Phelps, our late Minister to England, Chicago supports by far the largest and most complete retail bookstore in the world.

The City and County Buildings occupy a square in this crowded quarter. Here hundreds of faithful as well as unfaithful public servants are busily at work, or actively avoiding work, and in and about the vast buildings throng the grimy crowd of idlers and vagabonds, to whom courts and public offices are ever a fascinating resort.

The enormous business transacted in Chicago by its great jobbers of groceries, hardware, and metals is familiar to all those interested in such affairs.

The sales of the Illinois Steel Company of its own product for the last year exceeded \$30,000,000, the company producing 1,000,000 tons of pig iron from 1,500,000 tons of ore, and of this metal itself converted 800,000 tons into finished steel products.

But it is useless, as well as almost impossible, to undertake to catalogue the endless variety of occupations which are represented in the heart of Chicago. The writer confesses, however, to a novel experience, on recently entering a small shop where nine or ten men were employed, and learning that the business carried on was solely the manufacture of shoes for corpses. The proprietor stated that he sold exclusively to undertakers, who required a tidy-looking shoe, the wearing qualities of which were not important.

The business centre of Chicago, until

a comparatively recent time, has been largely built with borrowed capital. The average Chicago man has been a large borrower, believing that he could afford to pay liberal rates of interest by reason of the growth in value of his property. The city has been largely settled from New England and New York, and our kinsmen of those parts have been willing to loan their capital for the purpose of the development and upbuilding of the city, so long as they could secure for it better rates of interest than prevailed at home. The maxims of the economist are numberless to the effect that the borrower is the slave of the lender, and bound to be by him ultimately devoured; yet in the large majority of cases in Chicago these maxims have been disproved by the rapid increase in the value of city real estate. Some years since, at a banquet of the Real Estate Board, a well-known operator, feeling that confession was good for the soul, frankly admitted

passed all his lies, and made them to rank with the inspired prophetic books of the Old Testament.

The business centre of Chicago is bounded on the east by Michigan Avenue; and between this and Lake Michigan is a strip of land 400 or 500 feet wide and a mile in length, extending along the shore of the lake, which is used as a public park. The beauty of this park is sadly marred by the continual passing along its front of the trains of the Illinois Central and Michigan Central railways. Negotiations are pending, the result of which, it is hoped, will be the moving of these railway tracks eastward about 1,000 feet, the filling of the lake to that point, and the addition of this land to the present park. This will be something unique in the building of a city, and will give immediately, beside the most crowded business district in the world, a spacious and picturesque park, beyond which will be the panorama of the lake, beautiful in itself, and rendered more beautiful by the continual passing of the hundreds of steam and sailing craft on its bosom.

The growth of Chicago, and of the manufacturing, commercial, and mercantile interests represented in its business centre has been phenomenal, and it is a question of interest whether this growth is to continue or has nearly reached its limit. A city originates no wealth, but lives by adding new value, either in labor or transportation, to the products of the fields, forests, and mines. The principal business of Chicago is to the westward of the city, although the states of Michigan and Indiana are among its tributaries. The country lying west, northwest, and southwest is a region of unexampled fertility. In any of these directions a person may travel from 700 to 1,000 miles beyond Chicago and scarcely see an acre of unproductive land. In no other region in the world can be found so large an area yielding so rich a return to farmers. The growth of a city is necessarily dependent upon the growth, development, and prosperity of the country tributary to it; and looking at the matter from this standpoint, Chicago would seem yet to have large capacity for growth. Considering the territory within 500 miles of



Pullman Building.

that from the beginning of his business career he had been lying incessantly as to the prospective growth of the city; but claimed that the city had overtaken and

the city, to this time, not one-half of the land has ever been ploughed or cultivated. Outside this limit not one-tenth part has ever known the labors of the husbandman. The country tributary to Chicago is increasing more rapidly in wealth and population than any other part of the nation, so that vastly larger numbers of people than are at present resident in the city can doubtless in the future find occupation and business in ministering to the constantly increasing wants of its tributary territory. The great improvements made within the last generation, in all

kinds of agricultural machinery, enable a single farmer to cultivate and care for several times as much land as he could have managed forty years ago, and this is a large factor in the growth in population of our cities as compared with rural districts. A lesser number of people on farms can produce the food of the world. It would seem to be settled that henceforth an increasing proportion of our population will be residents of cities. This appears from many standpoints to be an evil; but who shall say what conditions are most fitting in these changeful days?

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